

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
Alexandria Division**

DIANE OLIVER,

Plaintiff,

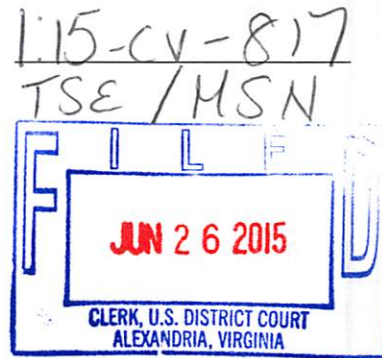
v.

COUNTY HOUSE RESEARCH, INC.

SERVE: Registered Agent
 1500 John F Kennedy Blvd.
 Ste. 1210
 Philadelphia, PA 19102

Defendant.

CIVIL ACTION NO.



COMPLAINT

COMES NOW the Plaintiff, Diane Oliver, by counsel, and as for her Complaint against the Defendant, she alleges as follows:

PRELIMINARY STATEMENT

1. This is an action for actual, statutory, and punitive damages, costs, and attorney's fees brought pursuant to 15 U.S.C. § 1681, *et seq.* (the Fair Credit Reporting Act or "FCRA").

JURISDICTION

2. This Court has jurisdiction pursuant to 28 U.S.C. § 1331 and 15 U.S.C. § 1681(p).

PARTIES

3. Plaintiff is a natural person and a "consumer" as defined by the FCRA.

4. Defendant County House Research, Inc. ("County House") is a foreign corporation. At all times relevant to this Complaint, it was a "furnisher" as defined by FCRA.



STATEMENT OF FACTS

5. Plaintiff applied for employment with Horizon Industries, Ltd in Alexandria, Virginia.

6. In connection with her employment application, Horizon Industries requested Plaintiff's criminal background report from FirstPoint, Inc.

7. The criminal background report that FirstPoint furnished to Horizon Industries contained information that Defendant furnished to FirstPoint.

8. Specifically, Defendant furnished information to FirstPoint stating that Plaintiff had been convicted of the felony of attempting uttering in the District of Columbia Superior Court.

9. This information was incorrect.

10. Plaintiff was not convicted of a felony in the District of Columbia Superior Court.

11. Plaintiff disputed the inaccurate information with FirstPoint and informed FirstPoint that she did not have a felony conviction.

12. In response to Plaintiff's dispute, FirstPoint transmitted notice of the dispute to Defendant regarding the disputed criminal record information.

13. Defendant, in all regards, failed to perform a meaningful and searching inquiry into the substance of Plaintiff's disputes, causing her significant actual damages.

14. In response to Plaintiff's dispute, and despite being given a second opportunity to correct its initial mistake, Defendant notified FirstPoint that its initial reporting was correct, that Plaintiff was convicted of a felony, and that the information on Plaintiff's background consumer report should not be changed.

COUNT ONE:
Violation of 15 U.S.C. § 1681s-2(b)

15. Plaintiff realleges and reincorporates all previous paragraphs as if fully set out herein.

16. Defendant violated the Fair Credit Reporting Act, 15 U.S.C. §1681s-2(b) by failing to fully and properly investigate Plaintiff's disputes; by failing to review all relevant information regarding the same; and by failing to correctly report the results of an accurate investigation.

17. As a result of Defendant's conduct, actions, and inaction, Plaintiff suffered actual damages.

18. The Defendant's conduct, actions and inaction were willful, rendering it liable for punitive damages in an amount to be determined by the Court pursuant to 15 U.S.C. §1681n. In the alternative, the Defendant was negligent, entitling Plaintiff to recover under 15 U.S.C. §1681o.

19. Plaintiff is entitled to recover compensatory damages, statutory damages, punitive damages, costs, and her attorney's fees from the Defendant in an amount to be determined by the Court pursuant to 15 U.S.C. §1681n and/or 15 U.S.C. §1681o.

WHEREFORE, Plaintiff demands judgment for compensatory, statutory, and punitive damages against the Defendant; for her attorney's fees and costs; and such other relief the Court deems just, equitable, and proper.

TRIAL BY JURY IS DEMANDED.

Respectfully submitted,
DIANE OLIVER

By: 

Of Counsel

Matthew J. Erausquin, VSB No. 65434
Casey S. Nash, VSB No. 84261
Counsel for the Plaintiff
CONSUMER LITIGATION ASSOCIATES, P.C.
1800 Diagonal Road, Suite 600
Alexandria, VA 22314
Tel: (703) 273-7770
Fax: (888) 892-3512
matt@clalegal.com
casey@clalegal.com

Leonard A. Bennett, VBS No. 37523
Counsel for the Plaintiff
Consumer Litigation Associates, P.C.
763 J. Clyde Morris Blvd., Suite 1-A
Newport News, VA 23601
Tel: (757) 930-3660
Fax: (757) 930-3662
lenbennett@clalegal.com